



LIST OF REFERENCES CITED BY APPLICANT

(Use several sheets if necessary)

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APPLICATION NO.

09/657,622

APPLICANT

McKenney, et al.

FILING DATE

9/8/00

GROUP

2161

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
F.B	AA	6,014,646	1/11/00	Vallee, et al.	705	39	6/5/96
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F.B	MM	Taimur Aslam, <i>Protocols for e-commerce: including related article on BlueMoney commerce Model</i> , Dr. Dobb's Journal (Dec. 1998)
	NN	ABA School of Bank Card Management http://www.aba.com/aba/ConferencesandEducation/SCH_BC99.asp
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	RR	E-mail from Robert R. Jueneman, GTE Laboratories, to Phill Hallam, W3C, re: Nonrepudiation and CA Liabilities (Oct. 16, 1995 15:54 EDT)(ftp://ftp.tis.com/pub/pem-dev/archive)
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EXAMINER

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2/12/03

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